

## CLAIMS

We claim:

1. A method for reconciling at least partial payment of a first-party's consumer debt accounts, comprising the steps of:
  - issuing a funding request from a third-party reconciler to a second-party employer, said third-party reconciler comprising a computer-based data processing system and said second-party employer offering, as a benefit of employment, at least partial payment of at least one of said first-party's consumer debt accounts;
  - receipt of said funds by said third-party reconciler from said second-party employer; and
  - transferring said received funds from said third-party reconciler to a servicer of at least one of said first-party's consumer debt accounts.
2. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said first-party is at least one of a full-time employee, a part-time employee, a freelance employee, a contractor, a sub-contractor, an independent consultant and an intern.
3. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said data processing system includes a matching engine for correlating a candidate first-party with said second-party employer.
4. The method for reconciling payment of a consumer debt, in accordance with claim 3, wherein said matching engine is accessed, by means of a data network communications link by said candidate first-party looking for employment opportunities and a second-party employer offering employment opportunities.
5. The method for reconciling payment of a consumer debt, in accordance with claim 4, wherein the data traffic protocol of said data network communications

link is at least one of an HTTP session, an HTTPS session, an ASP session, a DHTML session, an XML session, a CGI session, an ActiveX session, a Javascript session, a Visual Basic script session, a telnet session, an FTP session, and a gopher session.

6. The method for reconciling payment of a consumer debt, in accordance with claim 4, wherein said data network comprises at least one of the Internet, an intranet, an extranet, a WAN, a LAN, and a wireless communication network.
7. The method for reconciling payment of a consumer debt, in accordance with claim 3, wherein said matching engine is accessed with a graphic user interface.
8. The method for reconciling payment of a consumer debt, in accordance with claim 7, wherein said graphics user interface comprises a webpage.
9. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said data processing system includes a database for storing information specific to said first-party.
10. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said data processing system includes a database for storing information specific to said second-party employer.
11. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said funding request is an electronic transaction.
12. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said third-party transferal of funds is accomplished by an electronic transaction.
13. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said third-party transferal of funds comprises a batch funding transaction for at least a plurality of first-parties to a single servicer.

14. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said third-party transferal of funds comprises a batch funding transaction for at least a plurality of first-parties to at least a plurality of servicers.
15. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said third-party reconciler notifies said first-party of reconciled payment of at least one of said first-party's consumer debt accounts.
16. The method for reconciling payment of a consumer debt, in accordance with claim 1, wherein said third-party reconciler notifies said second-party employer of reconciled payment of at least one of said first-party's consumer debt accounts.
17. A method of recruiting and retaining employees, comprising the steps of:
- communicating an offer from a second-party to a first-party, said first-party having at least one consumer debt account with an outstanding balance and wherein said communicated offer is based upon at least partial payment of at least one of said first-party's consumer debt accounts as a benefit of employment;
- issuing a funding request, by a third-party reconciler to said second-party employer, wherein said third-party reconciler comprises a computer-based data processing system;
- receiving said funds, by said third-party reconciler from said second-party employer; and
- transferring, by said third-party reconciler, said received funds to a servicer of at least one of said first-party's consumer debt accounts.
18. The method of recruiting and retaining employees, in accordance with claim 17, wherein said first-party is a prospective student intern, said second party is an employer and said consumer debt is an academic loan obligation.

19. The multiple application of the method of claim 17, wherein said second-party employer issues at least a plurality of said payments in at least partial satisfaction of at least one of said first-party's consumer debt obligations.

20. The multiple application of the method of claim 17, in accordance with claim 19, wherein said plurality of payments occurs on a chronometric basis selected from the group consisting of hourly, daily, weekly, bi-weekly, monthly, semi-monthly, quarterly, semi-quarterly, annually, semi-annually, bi-annually, regularly, randomly and any combination thereof.

21. A system for reconciling payment of a consumer debt account as a benefit of employment, comprising:

a first-party employee having at least one consumer debt account with an outstanding balance;

a second-party employer, wherein said second-party offers, as a benefit of employment, at least partial payment of at least one of said first-party employee's consumer debt accounts;

a computer-based data processing system configured to issue a funding request to said second-party employer;

said data processing system further configured to receive said funds from said second-party employer; and

said data processing system further configured to transmit said received funds, substantially directly, to a servicer of at least one of said first-party employee's consumer debt accounts.

22. A system for reconciling payment of a student's academic loan account as a benefit of employment, comprising:

a first-party student having at least one academic loan account with an outstanding balance;

5 a second-party employer, wherein said second-party offers, as a benefit of  
6 employment, at least partial payment of at least one of said first-party student's  
7 academic loan accounts;

8 a computer-based data processing system configured to issue a funding request  
9 to said second-party employer;

10 said data processing system further configured to receive said funds from said  
11 second-party employer; and

12 said data processing system further configured to transmit said received funds,  
13 substantially directly, to a servicer of at least one of said first-party student's  
14 academic loan accounts.

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